

AMENDMENTS TO THE SPECIFICATION

Please amend the specification as follows. Replace lines 5-13 on page 18 with the following:

As shown in FIG. 5B, multiple LIBORs may be applied. Exemplary applications may involve multiple tranches for one facility and/or multiple tranches for multiple facilities, for example. Tranches may refer to part of an asset that is divided into smaller pieces. For example, tranches may refer to a mortgage-backed security where a first financial institution may have an ~~interested~~ interest in payments at the longer end of the security's maturity while a second financial institution may have an interest in cash flows that are due in the near term. The original asset may be divided into tranches where each party (e.g., the first financial institution and the second financial institution bank) may receive rights to the expected cash payment for particular periods. Additional financial institutions and/or participants may be involved.